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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
WESTERN DISTRICT OF MICHIGAN, GRAND RAPIDS DIVISION		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amend filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Molly First name Michiell Middle name	First name Middle name
	Bring your picture identification to your meeting with the trustee.		Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Molly Guiles Molly Williams	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5442	

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Debtor 1 Jackson, Molly Michiell

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	2260 Byron Center Ave SW Apt 15 Wyoming, MI 49519-1621	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Kent County	County
If your mailing addre above, fill it in here. N		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Deb	otor 1	Jackson, Molly Mi	chiell			_	Case number (if known)	
Par	t 2:	Tell the Court About Y	our Bankr	uptcy Ca	se			
7.	Bank	chapter of the ruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	CHOO	sing to file under	■ Chapte	er 7				
			☐ Chapte	er 11				
			☐ Chapte	er 12				
			☐ Chapte	er 13				
8.	How	you will pay the fee	abo If yo pre-	ut how you our attorned printed ac	u may pay. Typically, if you are pey is submitting your payment or ddress.	paying the fee yon your behalf, yo	eck with the clerk's office in your local court for more details ourself, you may pay with cash, cashier's check, or money our attorney may pay with a credit card or check with a	order.
					y the fee in installments. If you Installments (Official Form 103A		otion, sign and attach the Application for Individuals to Pay	The
			☐ I red not i	quest tha required to r family siz	it my fee be waived (You may o, waive your fee, and may do see and you are unable to pay the	request this opti o only if your inc e fee in installme	ion only if you are filing for Chapter 7. By law, a judge may, come is less than 150% of the official poverty line that applicants). If you choose this option, you must fill out the <i>Applica</i> B) and file it with your petition.	es to
					mapie, , , , , , , , , , , , , , , , , , ,			
9.		you filed for ruptcy within the last	■ No.					
	8 yea		☐ Yes.					
				District		When	Case number	
				District		When	Case number	
				District		_ When	Case number	
10.	pend	iny bankruptcy cases ing or being filed by buse who is not filing	■ No					
	this o	case with you, or by siness partner, or by filiate?	Li Tes.					
				Debtor			Relationship to you	
				District		When	Case number, if known	
				Debtor			Relationship to you	
				District		_ When	Case number, if known	
11.		ou rent your ence?	■ No.	Go to I	ine 12.			
	resiu	ence :	☐ Yes.	Has yo	our landlord obtained an evictio	n judgment aga	ainst you?	
					No. Go to line 12.			
					Yes. Fill out <i>Initial Statement A</i> bankruptcy petition.	About an Eviction	n Judgment Against You (Form 101A) and file it as part of	:his

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Der	Jackson, Wolly W	icnieli			Case number (if known)			
Par	Report About Any Bus	sinesses \	You Own	as a Sole Propriet	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of bus	siness			
	A sole proprietorship is a							
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			e of business, if any				
	If you have more than one sole proprietorship, use a		Numb	oer, Street, City, Sta	tte & ZIP Code			
	separate sheet and attach it to this petition.		Chec	k the appropriate bo	ox to describe your business:			
				Health Care Busir	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as d	lefined in 11 U.S.C. § 101(53A))			
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))			
				None of the above	e			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).					
	For a definition of small	■ No.	I am r	not filing under Chap	pter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy			
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	t 4: Report if You Own or	Have Any	Hazardo	us Property or Any	y Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or	☐ Yes.	What is	the hazard?				
	safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?				
	- •				Number, Street, City, State & Zip Code			

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Debtor 1 Jackson, Molly Michiell

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about

credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or makinç rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Jackson, Molly M	ichiell			Case nu	umber (if known)	
Part	6: Answer These Question	ons for Repo	rting Purposes				
16.	What kind of debts do you have?		e your debts primarily c dividual primarily for a pers			defined in 11 U.S.C.§ 101(8) a	as "incurred by an
			No. Go to line 16b.				
			Yes. Go to line 17.				
			re your debts primarily b r a business or investment			bts that you incurred to obtain representations or investment.	noney
			No. Go to line 16c.				
			Yes. Go to line 17.				
		16c. St	ate the type of debts you o	we that are not consume	er debts or busin	ess debts	
17.	Are you filing under Chapter 7?	□ No. I a	m not filing under Chapte	r 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and		m filing under Chapter 7. [id that funds will be availab			operty is excluded and adminis	trative expenses are
	excluded and administrative expenses are paid that funds will be		No				
	available for distribution to unsecured creditors?		Yes				
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,0)	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,0	
19.	How much do you estimate your assets to be worth?	\$0 - \$50,0 \$50,001 - \$100,001 \$500,001	\$100,000 - \$500,000	□ \$1,000,001 · □ \$10,000,001 □ \$50,000,001 □ \$100,000,000	- \$50 million - \$100 million	□ \$500,000,001 - □ \$1,000,000,001 □ \$10,000,000,000 □ More than \$50 b	- \$10 billion 1 - \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0 - \$50, □ \$50,001 ■ \$100,001 □ \$500,001	- \$100,000 - \$500,000	□ \$1,000,001 ·□ \$10,000,001 □ \$50,000,001 □ \$100,000,000	- \$50 million - \$100 million	□ \$500,000,001 - □ \$1,000,000,001 □ \$10,000,000,000 □ More than \$50	I - \$10 billion D1 - \$50 billion
Part	7: Sign Below						
For	you	I have exami	ned this petition, and I decl	are under penalty of perj	jury that the info	rmation provided is true and co	rrect.
						gible, under Chapter 7, 11,12, of to proceed under Chapter 7.	or 13 of title 11, Unite
			represents me and I did n d and read the notice requi			not an attorney to help me fill ou	t this document, I
		I request reli	ef in accordance with the	chapter of title 11, Unite	ed States Code,	specified in this petition.	
		case can res				or property by fraud in connectoth. 18 U.S.C. §§ 152, 1341,	
			niell Jackson		Signature of D	Pebtor 2	
		Executed on	May 7, 2019 MM / DD / YYYY		Executed on	MM / DD / YYYY	

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	Case.19-02042-JWD D0C#.1	Filed. 05/07/19	raye / 01 00
Debtor 1 Jackson, Molly N	lichiell	Cas	e number (if known)
For your attorney, if you are represented by one	Chapter 7, 11, 12, or 13 of title 11, United Stat	es Code, and have explained	ormed the debtor(s) about eligibility to proceed under the relief available under each chapter for which the ce required by 11 U.S.C. § 342(b) and, in a case in
If you are not represented by an attorney, you do not need to file this page.			ry that the information in the schedules filed with the
	/s/ Stephen Watt Signature of Attorney for Debtor	Date	May 7, 2019 MM / DD / YYYY
	Stephen Watt		
	Watt Law Firm, P.C.		
	2951 Thornhills Ave SE Grand Rapids, MI 49546-7154 Number, Street, City, State & ZIP Code		
	Contact phone	Email address	wattparalegal@gmail.com

Stephen Watt
Bar number & State

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Certificate Number: 17082-MIW-CC-032628005



CERTIFICATE OF COUNSELING

I CERTIFY that on April 5, 2019, at 9:32 o'clock PM MST, MOLLY M JACKSON received from Summit Financial Education, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Michigan, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: April 5, 2019 By: /s/Lillie Hernandez

Name: Lillie Hernandez

Title: Certified Credit Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).

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			•			
	Fill in this	s information to identi	y your case:			
Deb	otor 1	Molly Michiell Ja				
D . I	10	First Name	Middle Name	Last Name		
	otor 2 use if, filing)	First Name	Middle Name	Last Name		
Unit	ted States Ban	kruptcy Court for the:	WESTERN DISTRICT (OF MICHIGAN, GRAND RAPIDS		
0 -						
(if kn	e number					neck if this is an nended filing
Su Be a	mmary of s complete an mation. Fill o	nd accurate as possible ut all of your schedule	e. If two married people a s first; then complete the	nd Certain Statistical Information are filing together, both are equally responsible information on this form. If you are filing ament the box at the top of this page.	for supplyi	
Par	1: Summa	rize Your Assets			V-	
						ur assets ue of what you own
1.	Schedule A/I 1a. Copy line	B: Property (Official Fo 55, Total real estate, fr	rm 106A/B) om Schedule A/B		\$	0.00
	1b. Copy line	62, Total personal prop	perty, from Schedule A/B		\$.	11,140.51
	1c. Copy line	63, Total of all property	on Schedule A/B		\$	11,140.51
Par	2: Summa	rize Your Liabilities				
						ur liabilities ount you owe
2.			nims Secured by Property (nn AAmount of claim, at the	(Official Form 106D) e bottom of the last page of Part 1 of Schedule D	\$.	0.00
3.			<i>Insecured Claims</i> (Official I (priority unsecured claim	Form 106E/F) s) from line 6e &chedule E/F	\$	517.00
	3b. Copy the	total claims from Part	2 (nonpriority unsecured cl	laims) from line 6j dichedule E/F	\$	185,702.61
				Your total liabili	ties \$	186,219.61
			_			
Par	Summa	rize Your Income and	Expenses			
4.		Your Income(Official Formula Mined monthly income			\$ _	3,040.09
5.	Schedule J: Y	Your Expenses (Official onthly expenses from line	Form 106J) 22c of Schedule J		\$	3,078.00
Par	4: Answer	These Questions for	Administrative and Statis	stical Records		
6.	-	•	r Chapters 7, 11, or 13? n this part of the form. Che	eck this box and submit this form to the court with yo	ur other sch	nedules.
7.	YesWhat kind of	f debt do you have?				
				lebts are those "incurred by an individual primarily for cal purposes. 28 U.S.C§ 159.	r a personal	, family, or household
		ebts are not primarily of	consumer debts. You have	e nothing to report on this part of the form. Check th	is box and s	submit this form to the

Summary of Your Assets and Liabilities and Certain Statistical Information

Official Form 106Sum

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Debtor 1 Jackson, Molly Michiell

Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

3,367.52

\$

O. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Bout A on Colorada la E/E como the following	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	517.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	74,826.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	75,343.00

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Debtor 1 Molly Mi First Name Debtor 2		case and this filing	:		
First Name					
First Name	ichiell Jackson				
Johtor 2		Middle Name	Last Name		
Spouse, if filing) First Name		Middle Name	Last Name		
-	rt for the: WEST	EDN DISTRICT OF	MICHIGAN, GRAND RAPIDS	DIVISION	
Jnited States Bankruptcy Cour	it for the: WEST	EKN DISTRICT OF	MICHIGAN, GRAND RAPIDS	DIVISION	
Case number					☐ Check if this is an
					amended filing
.					
Official Form 106A					
Schedule A/B:	Property	/			12/15
nink it fits best. Be as complete information. If more space is need in new every question.	and accurate as pos ded, attach a separa	ssible. If two married ate sheet to this form.	ce. If an asset fits in more than o people are filing together, both an On the top of any additional page ou Own or Have an Interest In	re equally responsible for sur	plying correct
	<u> </u>				
Do you own or have any legal o	or equitable interest	t in any residence, bu	ilding, land, or similar property?		
No. Go to Part 2.					
\square Yes. Where is the property?					
Part 2: Describe Your Vehicles					
Describe rour vernoies					
	e a vehicle, also rep	oort it on <i>Schedule G</i>	les, whether they are register Executory Contracts and Une		cles you own that
omeone else drives. If you lease Cars, vans, trucks, tractors No Yes	e a vehicle, also rep	oort it on Schedule G	: Executory Contracts and Une		
omeone else drives. If you lease Cars, vans, trucks, tractors No Yes Nissan	e a vehicle, also rep	oort it on Schedule Guicles, motorcycles Who has an interes		Do not deduct secured cl	aims or exemptions. Put
omeone else drives. If you lease Cars, vans, trucks, tractors No Yes Nissan	e a vehicle, also rep	oort it on Schedule G	: Executory Contracts and Une	Do not deduct secured cl the amount of any secure Creditors Who Have Clair	aims or exemptions. Put ed claims on <i>Schedule D:</i> ms Secured by Property.
Omeone else drives. If you lease Cars, vans, trucks, tractors No Yes 3.1 Make: Nissan Model: Altima Year: 2006 Approximate mileage:	e a vehicle, also rep	who has an interest	st in the property? Check one	Do not deduct secured cl	aims or exemptions. Put
Omeone else drives. If you lease Cars, vans, trucks, tractors No Yes 3.1 Make: Nissan Model: Altima Year: 2006 Approximate mileage: Other information:	e a vehicle, also reps, sport utility veh	who has an intereduce of Debtor 1 only Debtor 2 only Debtor 1 and De	st in the property? Check one	Do not deduct secured cl the amount of any secure Creditors Who Have Clair	aims or exemptions. Put d claims on Schedule D: ms Secured by Property. Current value of the
Omeone else drives. If you lease Cars, vans, trucks, tractors No Yes 3.1 Make: Nissan Model: Altima Year: 2006 Approximate mileage:	e a vehicle, also reps, sport utility veh	who has an intereduce of the Debtor 1 and Deltor 1 and De	st in the property? Check one	Do not deduct secured cl the amount of any secure Creditors Who Have Clair	aims or exemptions. Put d claims on Schedule D: ms Secured by Property. Current value of the
Omeone else drives. If you lease Cars, vans, trucks, tractors No Yes 3.1 Make: Nissan Model: Altima Year: 2006 Approximate mileage: Other information: 2006 Nissan Altima	e a vehicle, also reps, sport utility veh	who has an intereduce of the control	st in the property? Check one bbtor 2 only ne debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$1,000.00	aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$1,000.00
Omeone else drives. If you lease Cars, vans, trucks, tractors No Yes 3.1 Make: Nissan Model: Altima Year: 2006 Approximate mileage: Other information: 2006 Nissan Altima 185,000 miles 3.2 Make: Toyota Model: Yaris	e a vehicle, also reps, sport utility veh	who has an intereduce of the control	st in the property? Check one bbtor 2 only ne debtors and another community property	Do not deduct secured cl the amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put ed claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$1,000.00
Omeone else drives. If you lease Cars, vans, trucks, tractors No Yes 3.1 Make: Nissan Model: Altima Year: 2006 Approximate mileage: Other information: 2006 Nissan Altima 185,000 miles 3.2 Make: Toyota Model: Yaris Year: 2007	a vehicle, also repose	who has an intereduce of the control	st in the property? Check one abtor 2 only the debtors and another community property st in the property? Check one	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$1,000.00 Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$1,000.00 aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the
Omeone else drives. If you lease Cars, vans, trucks, tractors No Yes 3.1 Make: Nissan Model: Altima Year: 2006 Approximate mileage: Other information: 2006 Nissan Altima 185,000 miles 3.2 Make: Toyota Model: Yaris Year: 2007 Approximate mileage:	e a vehicle, also reps, sport utility veh	Who has an intereduce of the control	st in the property? Check one abtor 2 only the debtors and another community property st in the property? Check one	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$1,000.00 Do not deduct secured of the amount of any secure Creditors Who Have Clair	aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$1,000.00 aims or exemptions. Put ad claims on Schedule D: ms Secured by Property.
Omeone else drives. If you lease Cars, vans, trucks, tractors No Yes 3.1 Make: Nissan Model: Altima Year: 2006 Approximate mileage: Other information: 2006 Nissan Altima 185,000 miles 3.2 Make: Toyota Model: Yaris Year: 2007	185000	Who has an intereduce of the control	st in the property? Check one abtor 2 only the debtors and another community property st in the property? Check one	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$1,000.00 Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$1,000.00 aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the portion you own?
Omeone else drives. If you lease Cars, vans, trucks, tractors No Yes 3.1 Make: Nissan Model: Altima Year: 2006 Approximate mileage: Other information: 2006 Nissan Altima 185,000 miles 3.2 Make: Toyota Model: Yaris Year: 2007 Approximate mileage: Other information:	185000	who has an interest Debtor 1 only Debtor 1 and December 1 only Debtor 1 and December 2 only Debtor 1 and December 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 and December 1 an	st in the property? Check one abtor 2 only the debtors and another community property st in the property? Check one	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$1,000.00 Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$1,000.00 aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the

Official Form 106A/B Schedule A/B: Property page 1

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D	ebtor 1	Jackson, M	olly Michiell		Case number (if known)	
5				your entries from Part 2, including		\$2,000.00
P	art 3: Des	scribe Your Perso	onal and Household Items			
			egal or equitable interest in an	y of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6.		old goods and for second for the sec	urnishings ces, furniture, linens, china, kitch	enware		
	■ Yes.	Describe	Household goods and fu	ırnishings		\$1,000.00
7.	■ No	s: Televisions ar	nd radios; audio, video, stereo, ar phones, cameras, media playe	d digital equipment; computers, printers, games	ers, scanners; music collectic	ons; electronic devices
8.	Example No		figurines; paintings, prints, or oth nemorabilia, collectibles	er artwork; books, pictures, or other a	rt objects; stamp, coin, or ba	seball card collections; other
9.	Equipme Example	ent for sports a		y equipment; bicycles, pool tables, gol	lf clubs, skis; canoes and ka	yaks; carpentry tools; musical
10	■ No		s, shotguns, ammunition, and re	lated equipment		
11	□ No ´		othes, furs, leather coats, designed	er wear, shoes, accessories		\$1,000.00
12	□ No	les: Everyday jev	velry, costume jewelry, engageme	ent rings, wedding rings, heirloom jewe	elry, watches, gems, gold, sil	ver
	■ Yes.	Describe	Wedding rings			\$1,200.00
	Examp. ■ No □ Yes.	m animals les: Dogs, cats, Describe		already list, including any health a	aids you did not list	

Official Form 106A/B Schedule A/B: Property page 2

☐ Yes. Give specific information.....

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De	btor 1	Jackson, M	olly Mic	hiell	Case number (if known)	
15.				rour entries from Part 3,	including any entries for pages you have attached for	\$3,200.00
Par	rt 4: Des	cribe Your Finan	icial Asse	es.		
				quitable interest in any o	of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No		•	ur wallet, in your home, in a	a safe deposit box, and on hand when you file your petition	
					certificates of deposit; shares in credit unions, brokerage hou the same institution, list each.	ises, and other similar
	Yes				Institution name:	
			17.1.	Checking Account	Checking account with PNC Bank	\$100.00
			17.2.	Savings Account	Savings account with PNC Bank	\$2,000.00
		es: Bond funds,		ly traded stocks nt accounts with brokerage	e firms, money market accounts	
19.	Non-puk joint ve ■ No	olicly traded st enture		interests in incorporated about them	and unincorporated businesses, including an interest	in an LLC, partnership, and
			Na	me of entity:	% of ownership:	
	Negotia	ble instruments	include p	ersonal checks, cashiers' o	and non-negotiable instruments checks, promissory notes, and money orders. cosomeone by signing or delivering them.	
		Give specific info		bout them uer name:		
		ent or pension les: Interests in			, thrift savings accounts, or other pension or profit-sharing	plans
	■ Yes. L	ist each accoun	Туре	ely. of account: rement Account	Institution name: Retirement account with Prudential	\$1,556.51
	Your sh		d deposits	you have made so that yo	u may continue service or use from a company utilities (electric, gas, water), telecommunications companies	s, or others
					Institution name or individual:	
	Annuitie ■ No	es (A contract fo	or a period	ic payment of money to you	u, either for life or for a number of years)	
_	☐ Yes	Is	suer nan	ne and description.		

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. Official Form 106A/B

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De	ebtor 1 Jackson, Moll	y Michiell Case number (if know	wn)				
	26 U.S.C. §§ 530(b)(1), 529	A(b), and 529(b)(1).					
	■ No □ Yes Insti	tution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):):				
		e interests in property (other than anything listed in line 1), and rights or powers ex	xercisable for your benefit				
	No☐ Yes. Give specific inform	nation about them					
	·	emarks, trade secrets, and other intellectual property					
		names, websites, proceeds from royalties and licensing agreements					
	☐ Yes. Give specific inform	nation about them					
27.	 Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No 						
	☐ Yes. Give specific inform	nation about them					
М	oney or property owed to y	ou?	Current value of the portion you own? Do not deduct secured claims or exemptions.				
28.	Tax refunds owed to you		·				
	No Sive specific inform	ation about them, including whether you already filed the returns and the tax years					
	Tes. Give specific inform	autor about them, including whether you already filed the returns and the tax years					
		Estimated 2018 Federal income tax refund Federal	\$962.00				
		Estimated 2019 Federal income tax refund Federal	\$962.00				
		Estimated 2018 State income tax refund State	\$180.00				
		Estimated 2019 State income tax refund State	\$180.00				
	Family support Examples: Past due or lur ■ No □ Yes. Give specific inform	np sum alimony, spousal support, child support, maintenance, divorce settlement, properation	erty settlement				
30.		owes you disability insurance payments, disability benefits, sick pay, vacation pay, workers' compen ou made to someone else	nsation, Social Security benefits;				
	☐ Yes. Give specific inform	nation					
	Interests in insurance polexamples: Health, disabilit	licies y, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insuran	nce				
		company of each policy and list its value.	Currender or refund				
		Company name: Beneficiary:	Surrender or refund value:				

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

Case:19-02042-jwb Doc #:1 Filed: 05/07/19 Page 15 of 66 Debtor 1 Jackson, Molly Michiell Case number (if known) ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for \$5,940.51 Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$2,000.00 57. Part 3: Total personal and household items, line 15 \$3,200.00 Part 4: Total financial assets, line 36 58. \$5,940.51 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00

Official Form 106A/B Schedule A/B: Property page 5

\$11,140.51

Copy personal property total

\$11,140.51

\$11,140.51

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

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		0430.13	72042 JWB 100 11.3	•	nea. 00/01/13 1 age 1	0 01 00
	Fill in this	information to identify	your case:			
Deb	otor 1	Molly Michiell Jack	(SON			
		First Name	Middle Name	L	ast Name	
	otor 2 ouse if, filing)	First Name	Middle Name	L	ast Name	
Unit	ted States Ban		WESTERN DISTRICT OF M DIVISION	ICHIC	GAN, GRAND RAPIDS	
	se number					☐ Check if this is an amended filing
Of	ficial For	m 106C				
			perty You Cla	im	as Exempt	4/19
orop	erty you listed o and attach to thi	on Schedule A/B: Property	(Official Form 106A/B) as you	ur sou		plying correct information. Using the s exempt. If more space is needed, fill s, write your name and case number (if
spec appl fund to a appl	cific dollar an licable statuto Is—may be ur particular dol licable statuto	ount as exempt. Alterna ry limit. Some exemptio Ilimited in dollar amount lar amount and the valu	tively, you may claim the ful ns—such as those for healt t. However, if you claim an e e of the property is determir	II fair h aids exemp	s, rights to receive certain benefits	g exempted up to the amount of any s, and tax-exempt retirement under a law that limits the exemptior
	-			<i>:</i> :	r anguag in filing with you	
	_		ming? Check one only, even	•	, ,	
	_	· ·	nbankruptcy exemptions. 11 L	J.S.C	. § 522(b)(3)	
	■ You are clai	ming federal exemptions.	11 U.S.C. § 522(b)(2)			
2.	For any prope	erty you list on Schedul	e A/B that you claim as exen	npt, fi	ill in the information below.	
		on of the property and line on the chart lists this property	on Current value of the portion you own			Specific laws that allow exemption
			Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Nissan Altima		\$1,000.00		\$1,000.00	11 USC § 522(d)(5)
	2006 185000 Line from <i>Sche</i>	edule A/B. 3.1			100% of fair market value, up to any applicable statutory limit	
	Toyota Yaris		\$1,000.00		\$1,000.00	11 USC § 522(d)(2)
	2007 185000 Line from <i>Sche</i>	edule A/B. 3.2			100% of fair market value, up to any applicable statutory limit	
	Household Line from Sche	goods and furnishin	gs \$1,000.00	•	\$1,000.00	11 USC § 522(d)(3)
	Line nom och	odais ALD. V. I			100% of fair market value, up to any applicable statutory limit	

Wearing apparel

Line from Schedule A/B 11.1

\$1,000.00

11 USC § 522(d)(5)

\$1,000.00

100% of fair market value, up to any applicable statutory limit

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Duief description of the property and line on				
Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Wedding rings Line from Schedule A/B. 12.1	\$1,200.00		\$1,200.00	11 USC § 522(d)(4)
Line nonressiedate / VZ. 1211			100% of fair market value, up to any applicable statutory limit	
Checking account with PNC Bank Line from Schedule A/B. 17.1	\$100.00		\$100.00	11 USC § 522(d)(5)
			100% of fair market value, up to any applicable statutory limit	
Savings account with PNC Bank Line from Schedule A/B. 17.2	\$2,000.00		\$2,000.00	11 USC § 522(d)(5)
			100% of fair market value, up to any applicable statutory limit	
Retirement account with Prudential Line from Schedule A/B 21.1	\$1,556.51	•	\$1,556.51	11 USC § 522(d)(10)(E)
Line Holl Schedule Av.D. 21.1			100% of fair market value, up to any applicable statutory limit	
Estimated 2018 Federal income tax refund	\$962.00		\$962.00	11 USC § 522(d)(5)
Line from Schedule A/B: 28.1			100% of fair market value, up to any applicable statutory limit	
Estimated 2019 Federal income tax refund	\$962.00		\$962.00	11 USC § 522(d)(5)
Line from Schedule A/B: 28.2			100% of fair market value, up to any applicable statutory limit	
Estimated 2018 State income tax refund	\$180.00		\$180.00	11 USC § 522(d)(5)
Line from Schedule A/B: 28.3			100% of fair market value, up to any applicable statutory limit	
Estimated 2019 State income tax refund	\$180.00		\$180.00	11 USC § 522(d)(5)
Line from Schedule A/B: 28.4			100% of fair market value, up to any applicable statutory limit	
Are you claiming a homestead exemption (Subject to adjustment on 4/01/22 and every : ■ No □ Yes. Did you acquire the property covers	3 years after that for case	s filed	,	
☐ Yes. Did you acquire the property covered☐ No☐ Yes	ъс ву тте ехеттрион мили	ıı I,∠ I	o dayo before you filed this case?	

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Fill in th	is information to identif	y your case:			
Debtor 1	Molly Michiell Ja	ckson			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
WESTERN DISTRICT OF MICHIGAN, GRAND RAPIDS United States Bankruptcy Court for the: DIVISION					
Case number					
(if known)					Check if t amended

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

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		ormation to identify you										
Deb	tor 1	Molly Michiell Jac First Name		lle Name	Last Nan	20			1			
Deb	tor 2	i list railie	Wildu	iie riairie	Last Nan				,			
	use if, filing)	First Name	Midd	le Name	Last Nan	ne						
Unit	ed States Ba	nkruptcy Court for the:	WESTER DIVISION		OF MICHIGAN, O	GRAND RA	APIDS					
Cas	e number											
(if kno	_									_	if this is ar led filing	n
		n 106E/F										
Scł	nedule E	/F: Creditors W	ho Hav	ve Unsec	ured Claim	S					12/1	5
Schee D: Cre the C	dule G: Execu editors Who H ontinuation Pa number (if kno	racts or unexpired leases tory Contracts and Unexpilave Claims Secured by Prage to this page. If you havown). Il of Your PRIORITY Unexpired to the contract of the contract o	red Leases operty. If m re no inform	(Official Form ore space is ne nation to report	106G). Do not inclueded, copy the Pa	ide any cred rt you need,	ditors with fill it out, i	partially se	ecured cla e entries ir	ims that ar	e listed in son the left	Schedule t. Attach
1.	Do any credito	ors have priority unsecured	d claims aga	ainst you?								
	No. Go to P	art 2.										
	Yes.											
i	identify what ty possible, list the	r priority unsecured claims pe of claim it is. If a claim ha e claims in alphabetical orde one creditor holds a particula	s both prioriter according	ty and nonpriorit to the creditor 's	y amounts, list that on name. If you have r	claim here ar	nd show bo	th priority a	nd nonprio	rity amount	s. As much	as
		ation of each type of claim, s				booklet.)						
							Total cla	iim	Priority amount		Nonpriori amount	ity
2.1	State of	f Michigan Child Sup	port	Last 4 digits of	of account number	0222		\$517.00		\$517.00		\$0.00
		editor's Name		W/h = == = 4h -	- 4-1-4 : 40	00/0000						
	PO Box Lansing	30478 g, MI 48909-7978		when was the	e debt incurred?	03/2003	5		-			
		treet City State Zip Code			e you file, the claim	is: Check a	Ill that apply	/				
	_	d the debt? Check one.		☐ Contingent	İ							
	Debtor 1 c	only		☐ Unliquidate	ed							
	Debtor 2 o	only		☐ Disputed								
	Debtor 1 a	and Debtor 2 only		Type of PRIO	RITY unsecured cl	aim:						
	☐ At least or	ne of the debtors and anothe	r	■ Domestic s	support obligations							
	☐ Check if t	his claim is for a commun	ity debt		certain other debts	•	•					
		subject to offset?		☐ Claims for	death or personal in	jury while yo	u were into	xicated				
	■ No			Other. Spe	cify							
	☐ Yes											
Part	2: List A	II of Your NONPRIORITY	Y Unsecur	ed Claims								
3.	Do any credito	ors have nonpriority unsec	ured claims	against you?								
	☐ No. You ha	ve nothing to report in this pa	art. Submit th	nis form to the co	ourt with your other	schedules.						
	Yes.											
1	unsecured clair	r nonpriority unsecured cla m, list the creditor separately or holds a particular claim, list	for each cla	im. For each cla	aim listed, identify w	hat type of cl	laim it is. Do	o not list cla	ims alread	y included i	n Part 1. Íf r	
										Tota	ıl claim	

Official Form 106 E/F

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Debtor	1 Jackson, Molly Michiell	Case number (f known)				
4.1	A/R=S	Last 4 digits of account number	\$2,138.01			
	Nonpriority Creditor's Name	When was the debt incurred? 11/01/14				
	PO Box 15241 Lansing, MI 48901-5241 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other Specify Medical				
4.2	AFNI, Inc.	Last 4 digits of account number	\$556.77			
	Nonpriority Creditor's Name	When we she delet in some 10				
	PO Box 3517	When was the debt incurred?				
	Bloomington, IL 61702-3517					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Sprint				
4.3	Allied Business Service	Last 4 digits of account number	\$339.00			
	Nonpriority Creditor's Name	When was the debt incurred? 03/2016				
	400 Allied Ct Zeeland, MI 49464-2219	00/2010				
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐Yes	■ Other. Specify Medical				

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Debtor 1 Jackson, Molly Michiell Case	Case number (f known)				
American Coradius International					
4.4 LLC Last 4 digits of account number	\$1,558.87				
Nonpriority Creditor's Name When was the debt incurred? 20	17				
2420 Sweet Home Rd Ste 150					
Amherst, NY 14228-2244					
Number Street City State Zip Code As of the date you file, the claim is: Che	eck all that apply				
Who incurred the debt? Check one.					
■ Debtor 1 only □ Contingent					
☐ Debtor 2 only ☐ Unliquidated					
☐ Debtor 1 and Debtor 2 only ☐ Disputed					
At least one of the debtors and another Type of NONPRIORITY unsecured claim	n:				
☐ Check if this claim is for a community ☐ Student loans					
debt ☐ Obligations arising out of a separation report as priority claims	agreement or divorce that you did not				
■ No □ Debts to pension or profit-sharing plan	s, and other similar debts				
☐ Yes ☐ Other. Specify ☐ Hunington Nation	onal Bank				
4.5 Americollect Last 4 digits of account number	\$10,175.00				
Nonpriority Creditor's Name					
	2018				
PO Box 1566 Manitowoc, WI 54221-1566					
Number Street City State Zip Code As of the date you file, the claim is: Che	eck all that apply				
Who incurred the debt? Check one.					
■ Debtor 1 only □ Contingent					
☐ Debtor 2 only ☐ Unliquidated					
☐ Debtor 1 and Debtor 2 only ☐ Disputed					
☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim	n:				
☐ Check if this claim is for a community ☐ Student loans					
debt ☐ Obligations arising out of a separation	agreement or divorce that you did not				
Is the claim subject to offset? report as priority claims					
■ No □ Debts to pension or profit-sharing plan	s, and other similar debts				
☐ Yes ☐ Other. Specify					
Anesthesia Medical Consultants					
4.6 PC Last 4 digits of account number	\$51.98				
Nonpriority Creditor's Name When was the debt incurred? 05/	104146				
PO Box 30322	04/16				
Lansing, MI 48909-7822					
Number Street City State Zip Code As of the date you file, the claim is: Che Who incurred the debt? Check one.	eck all that apply				
■ Debtor 1 only □ Contingent					
☐ Debtor 2 only ☐ Unliquidated					
☐ Debtor 1 and Debtor 2 only ☐ Disputed					
☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim	n:				
☐ Check if this claim is for a community ☐ Student loans					
debt ☐ Obligations arising out of a separation	agreement or divorce that you did not				
Is the claim subject to offset? report as priority claims	•				
■ No □ Debts to pension or profit-sharing plan	s, and other similar debts				
☐ Yes ☐ Other. Specify Medical					

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Debto	r 1 Jackson, Molly Michiell	Case number (f known)					
4.7	Burns Collection	Last 4 digits of account number	\$1,877.00				
	Nonpriority Creditor's Name	When was the debt incurred? 12/14/2017					
	PO Box 8128 Kentwood, MI 49518-8128 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one. ■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims					
	■ No	Debts to pension or profit-sharing plans, and other similar debts					
	Yes	Other. Specify Medical					
4.8	Cadillac Accounts Receiv Nonpriority Creditor's Name	Last 4 digits of account number	\$41.00				
	The second of th	When was the debt incurred? 07/2015					
	PO Box 358 Cadillac, MI 49601-0358 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts					
	Yes	■ Other. Specify Medical					
4.9	CBCS	Last 4 digits of account number	\$441.82				
	Nonpriority Creditor's Name	When was the debt incurred? 05/04/16					
	PO Box 2334 Columbus, OH 43216-2334						
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes	■ Other. Specify Medical					
	_ 100	— Other, specify insured.					

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Debtor	1 Jackson, Molly Michiell	Case number (f known)				
4.10	Celco, LTD	Last 4 digits of account number	\$4,214.00			
	Nonpriority Creditor's Name	When was the debt incurred?				
	PO Box 932756 Cleveland, OH 44193-0015 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	□ Continues				
	Debtor 2 only	☐ Contingent				
	_	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:				
		Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	■ Other Specify Berrien County				
	City of Chicago Department of					
4.11	Finance	Last 4 digits of account number	\$750.00			
	Nonpriority Creditor's Name	When was the debt incurred? 05/16/17				
	121 N La Salle St Fl 7 Chicago, IL 60602-1202	When was the dept incurred:				
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Parking tickets				
4.12	Congress Collection	Last 4 digits of account number	\$2,276.00			
	Nonpriority Creditor's Name	When was the debt incurred? 04/03/2014				
	28552 Orchard Lake Rd Ste 200 Farmington Hills, MI 48334-2954	When was the debt incurred? 04/03/2014				
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	Student loans				
	debt	Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	∏ yes	Other Specific The Auto Group				

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Debtor	1 Jackson, Molly Michiell	Case number (f known)				
4.13	Credit Acceptance	Last 4 digits of account number	\$10,501.00			
	Nonpriority Creditor's Name	When was the debt incurred? 01/2017				
	PO Box 513 Southfield, MI 48037-0513 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	\square Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No —	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Vehicle				
4.14	Credit Acceptance Nonpriority Creditor's Name	Last 4 digits of account number 38GC	\$11,181.76			
		When was the debt incurred?				
	PO Box 513 Southfield, MI 48037-0513 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Vehicle				
4.15	Credit One Bank Nonpriority Creditor's Name	Last 4 digits of account number	\$621.00			
		When was the debt incurred? 04/05/2012				
	PO Box 98872 Las Vegas, NV 89193-8872					
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	□ Ves	Otton County Credit card				

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Debtor	1 Jackson, Molly Michiell	Case number (f known)					
4.16	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	\$74,826.00				
	Nonpholity Creditors Name	When was the debt incurred? 03/2017					
	PO Box 9635		_				
	Wilkes Barre, PA 18773-9635 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	■ Student loans					
	debt	Obligations arising out of a separation agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts					
	■ No	_					
	Yes	Other. Specify	_				
4.17	First Premier Bank	Last 4 digits of account number	\$896.00				
	Nonpriority Creditor's Name		Ψοσοίου				
	CO4 C Minneagte Ave	When was the debt incurred? 05/2012	_				
	601 S Minnesota Ave Sioux Falls, SD 57104-4824						
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes	■ Other Specify Credit card					
	1.63	Other. Specify Ordan Gard	_				
4.18	Ginny's Inc.	Last 4 digits of account number	\$353.00				
	Nonpriority Creditor's Name	 					
	1112 7th Ave	When was the debt incurred? 03/2012	_				
	Monroe, WI 53566-1364						
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes	■ Other Specify Charge account					
		— Other, Specify					

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Debtor	1 Jackson, Molly Michiell	Case number (f known)						
4.19	Helvey and Associates Nonpriority Creditor's Name	Last 4 digits of account number	\$407.00					
	Nonphority Creditor's Name	When was the debt incurred? 01/2018						
	1015 E Center St							
	Warsaw, IN 46580-3420 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.	As of the date you file, the claim is. Offect all that apply						
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	_	Student loans						
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims						
	No	\square Debts to pension or profit-sharing plans, and other similar debts						
	☐Yes	■ Other. Specify Consumer's Energy						
4.20	I C System Inc	Last 4 digits of account number	\$824.00					
	Nonpriority Creditor's Name		Ψ02-4.00					
	DO D. 04070	When was the debt incurred? 10/2018						
	PO Box 64378 Saint Paul, MN 55164-0378							
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.							
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt	\square Obligations arising out of a separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims						
	No	☐ Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Other. Specify Comcast						
4.21	Ideal Image Group of Michigan,	Local Andreido of account country	\$3,522.06					
4.21	PLLC Nonpriority Creditor's Name	Last 4 digits of account number	ψ3,322.00					
	rionphony oround or rame	When was the debt incurred?						
	3659 28th St SE							
	Grand Rapids, MI 49512-1605 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.	As of the date you me, the dam is. Oncok an that apply						
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	_	Student loans						
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims						
	No	\square Debts to pension or profit-sharing plans, and other similar debts						
	Yes	■ Other. Specify Medical						
		-1 V						

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Debtor	1 Jackson, Molly Michiell	Case number (f known)						
4.22	LVNV Funding, LLC	Last 4 digits of account number	\$98.00					
	Nonpriority Creditor's Name PO Box 10497	When was the debt incurred? 08/2017						
	Greenville, SC 29603-0497 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply						
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community debt Is the claim subject to offset?							
	No	Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Other. Specify Webbank Fingerhut						
4.23	M & M Credit Nonpriority Creditor's Name	Last 4 digits of account number	\$923.00					
	6324 Taylor Dr	When was the debt incurred? 06/12/2018						
	Flint, MI 48507-4680 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply						
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	No	☐ Debts to pension or profit-sharing plans, and other similar debts						
	Yes	■ Other. Specify Independent Bank Corporation						
4.24	Malcolm S. Gerald & Associates, Inc. Nonpriority Creditor's Name	Last 4 digits of account number	\$932.36					
	332 S Michigan Ave Ste 600 Chicago, IL 60604-4318	When was the debt incurred? 08/31/2012						
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply						
	■ Debtor 1 only □ Contingent □ Debtor 2 only □ Unliquidated							
	☐ Debtor 1 and Debtor 2 only ☐ Disputed							
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims						
	No	Debts to pension or profit-sharing plans, and other similar debts						
	☐ Yes	■ Other. Specify Verizon Wireless						

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Debtor	1 Jackson, Molly Michiell	Case number (f known)					
4.25	Merchants & Medical	Last 4 digits of account number	\$1,872.30				
	Nonpriority Creditor's Name	When was the debt incurred? 2016					
	6324 Taylor Dr Flint, MI 48507-4680 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	Yes	■ Other. Specify Davenport University - Lettinga 2nd					
4.26	Metro Health	Last 4 digits of account number	\$18,491.48				
	Nonpriority Creditor's Name	When was the debt incurred?					
	5900 Byron Center Ave SW Wyoming, MI 49519-9606 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	Debts to pension or profit-sharing plans, and other similar debts					
	Yes	■ Other. Specify Medical					
4.27	Metro Health Hospital Nonpriority Creditor's Name	Last 4 digits of account number	\$867.75				
		When was the debt incurred? 10/14/18					
	PO Box 917 Wyoming, MI 49509-0917						
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not					
	No	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts					
	■ N0	Debts to perison of professioning plans, and other similar debts					

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Debtor	1 Jackson, Molly Michiell	Case number (f known)				
4.28	Metropolitian Hospital Nonpriority Creditor's Name	Last 4 digits of account number 58GC	\$4,539.49			
	Nonpriority Creditor's Name	When was the debt incurred?				
	5900 Byron Center Ave SW Wyoming, MI 49519-9606 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	_			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Medical	_			
4.29	Portfolio Recovery Associates Nonpriority Creditor's Name	Last 4 digits of account number	\$2,103.00			
		When was the debt incurred? 01/2015	_			
	120 Corporate Blvd Ste 1 Norfolk, VA 23502-4962					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only					
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Capital One Bank USA	_			
4.30	Progressive Leasing	Last 4 digits of account number	\$3,560.15			
	Nonpriority Creditor's Name	When we she debt in correct?				
	256 W Data Dr	When was the debt incurred?	_			
	Draper, UT 84020-2315 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	Teport as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts				
	■ NO □ ∨es	Debts to pension of profit-straining plans, and other similar debts				

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Debto	¹ Jackson, Molly Michiell	Case number (f known)					
4.31	Ramblewood Apartments	Last 4 digits of account number	60LT	\$4,488.40			
	Nonpriority Creditor's Name	When was the debt incurred?	2017				
	4277 Stonebridge Dr SW Wyoming, MI 49519-6831 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim					
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Apartment					
4.32	Rmp Services Nonpriority Creditor's Name	Last 4 digits of account number		\$2,334.00			
		When was the debt incurred?	07/2015				
	8155 Executive Ct Ste 10 Lansing, MI 48917-7774 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	☐Yes	Other. Specify Medical					
4.33	Sequoia Financial Services Nonpriority Creditor's Name	Last 4 digits of account number		\$5,203.40			
	Nonpholity Creditor's Name	When was the debt incurred?	01/08/16				
	28632 Roadside Dr Ste 110 Agoura Hills, CA 91301-6074	_					
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	Debtor 1 only	☐ Contingent					
	_						
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed					
	At least one of the debtors and another	·					
	☐ Check if this claim is for a community						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	☐ Yes ☐ Other. Specify State Farm Mutual Auto Ins						

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Debto	1 Jackson, Molly Michiell	Case number (f known)	
4.34	Sprint News Hards News	Last 4 digits of account number	\$286.82
	Nonpriority Creditor's Name	When was the debt incurred? 2017	
	PO Box 4191 Carol Stream, IL 60197-4191 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Utility	
4.35	Syncb/Care Credit Nonpriority Creditor's Name	Last 4 digits of account number	\$800.00
	Nonpholity Orealions Name	When was the debt incurred? 12/27/2011	
	PO Box 965036 Orlando, FL 32896-5036		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Charge account	
4.36	The Hartford	Last 4 digits of account number 8729	\$1,495.19
	Nonpriority Creditor's Name Central Recovery Office	When was the debt incurred? 09/24/16	
	PO Box 14272 Lexington, KY 40512-4272		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only		
	☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Auto incident	

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Debto	¹ Jackson, Molly Michiell		Case number (if known)			
4.37	Tracir Financial Services	Last 4 digits of account num	ber	\$9,676.00		
	Nonpriority Creditor's Name	When was the debt incurred?	02/07/2015			
	2040 Brice Rd Ste 200 Reynoldsburg, OH 43068-3460 Number Street City State Zip Code	As of the date you file, the cla		-		
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsec	cured claim:			
	\square Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	5	separation agreement or divorce that you did not			
	No	report as priority claims	naring plans, and other similar debts			
		·				
	☐ Yes	Other. Specify Vehicle		-		
4.38	TSI/940	Last 4 digits of account num	ber	\$480.00		
	Nonpriority Creditor's Name	Miles was the debt in surrend	00/00/0046			
	PO Box 15618	When was the debt incurred?	09/03/2016	-		
	Wilmington, DE 19850-5618					
	Number Street City State Zip Code	As of the date you file, the cla	aim is: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsec	cured claim:			
	Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a report as priority claims	separation agreement or divorce that you did not			
	No	<u>-</u> ' ' '	naring plans, and other similar debts			
	□Yes	Other. Specify Auto Cl	• •			
				- 		
Part 3	List Others to Be Notified About a De	ebt That You Already Listed				
is try have notif	ring to collect from you for a debt you owe to a more than one creditor for any of the debts the ied for any debts in Parts 1 or 2, do not fill out	someone else, list the original credito nat you listed in Parts 1 or 2, list the a or submit this page.	at you already listed in Parts 1 or 2. For exampl or in Parts 1 or 2, then list the collection agency additional creditors here. If you do not have add	here. Similarly, if you		
	and Address District Court	On which entry in Part 1 or Part 2 did Line 4.31 of (<i>Check one</i>):	you list the original creditor? Part 1: Creditors with Priority Unsecured Clai	ms		
	De Hoop Ave SW	ar (ariasir aria).	Part 2: Creditors with Nonpriority Unsecured			
Wyoı	ming, MI 49509-1820	Last 4 digits of account number	60LT	Oldinis		
Name	and Address	On which entry in Part 1 or Part 2 did				
	District Court	Line 4.28 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Clai	ms		
	De Hoop Ave SW		■ Part 2: Creditors with Nonpriority Unsecured			
Wyoı	ming, MI 49509-1820	Last 4 digits of account number	58GC			
Name	and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?			
-	District Court	Line 4.14 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Clai	ms		
	De Hoop Ave SW		■ Part 2: Creditors with Nonpriority Unsecured	Claims		
wyo	ming, MI 49509-1820	Last 4 digits of account number	38GC			
Name	and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?			

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Debtor 1 Jackson, Molly Michiell		Case number (f known)
Arthur Williams III 5731 Coyote Call Ct Katy, TX 77449-0031	Line 2.1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Raty, 17 11445-0051	Last 4 digits of account number	0222
Name and Address Circuit Court 990 Terrace St Ste 105 Muskegon, MI 49442-3357	On which entry in Part 1 or Part 2 did Line 2.1 of (Check one): Last 4 digits of account number	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims 0222
Name and Address Denise Bake 979 Spaulding Ave SE Ste B Ada, MI 49301-3706	On which entry in Part 1 or Part 2 did Line 4.28 of (Check one): Last 4 digits of account number	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims 58GC
Name and Address Marc D. Landau 30100 Telegraph Rd Ste 324 Bingham Farms, MI 48025-4517	On which entry in Part 1 or Part 2 did Line 4.31 of (Check one): Last 4 digits of account number	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims 60LT
Name and Address North Shore Agency 270 Spagnoli Rd Ste 110 Melville, NY 11747-3515	On which entry in Part 1 or Part 2 did Line 4.34 of (Check one): Last 4 digits of account number	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Roosen, Varchetti & Olivier, PLLC PO Box 2305 Mount Clemens, MI 48046-2305	On which entry in Part 1 or Part 2 did Line 4.14 of (Check one): Last 4 digits of account number	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims 38GC
Name and Address Trumbull Insurance Company PO Box 7247-7744 Philadelphia, PA 19019	On which entry in Part 1 or Part 2 did Line 4.36 of (Check one): Last 4 digits of account number	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims 8729

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 517.00
Total claims				 _
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 517.00
				Total Claim
	6f.	Student loans	6f.	\$ 74,826.00
Total claims				 <u> </u>
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 110,876.61
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 185,702.61

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Fill in th				
Debtor 1				
	First Name	Middle Name	Last Name)
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT O	OF MICHIGAN, GRAND RAI	APIDS
Case number _				
(II KNOWN)				☐ Check if th amended f

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person o	r company with Name, Number	whom you have the	e contract or lease	State what the contract or lease is for
2.1			·		
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			<u> </u>
	City		State	ZIP Code	_
2.3	J.1.j				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_

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Fill	I in this information to identi	fy your case:			
Debtor 1	Molly Michiell Ja	ckson			
Dalitano	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	WESTERN DISTRICT (OF MICHIGAN, GRAND F	RAPIDS	
Case numb	per				
(if known)					☐ Check if this is an
Official	I Form 106H				amended filing
		abtara			
<u>Scnea</u>	ule H: Your Cod	eptors			12/15
are filing to and numbe case numbe	gether, both are equally resp	ponsible for supplying co the left. Attach the Additi question.	rrect information. If mor ional Page to this page. (e space is needed, c On the top of any Ad	e as possible. If two married people opy the Additional Page, fill it out, ditional Pages, write your name and
.					
■ No □ Yes					
	nin the last 8 years, have you nia, Idaho, Louisiana, Nevada				states and territories include Arizona,
	Go to line 3. Did your spouse, former spou	se, or legal equivalent live w	vith you at the time?		
line 2 a	again as a codebtor only if the Schedule E/F (Official Form	nat person is a guarantor	or cosigner. Make sure	you have listed the c	with you. List the person shown in reditor on Schedule D (Official Forr le E/F, or Schedule G to fill out
	Column 1: Your codebtor Name, Number, Street, City, State and 2	IP Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lir	ne
	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
	Number Street City	State	ZIP Code		
3.2	Name			. ☐ Schedule D, lir ☐ Schedule E/F,	
				☐ Schedule G, lir	
-	Number Street			•	
(City	State	ZIP Code		

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Fill	in this information to identify your c	case:					
		iell Jackson					
	otor 2 puse, if filing)						
Uni	ted States Bankruptcy Court for the	WESTERN DISTRICT	T OF MICHIGAN, GR	RAND			
	se number 		-				chapter 13
O	fficial Form 106I				MM / DD/ `	YYYY	
_	chedule I: Your Inc	-					12/15
sup _l spoi	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. The describe Employment	are married and not filin Ir spouse is not filing wit	g jointly, and your s h you, do not includ	spouse is living le information a	with you, incluation with your spou	de information about y ise. If more space is ne	our eded,
1.	Fill in your employment information.		Debtor 1		Debtor :	2 or non-filing spouse	
If att	If you have more than one job, attach a separate page with information about additional		■ Employed	■ Employed		loyed	
		Employment status	☐ Not employed	☐ Not employed		employed	
	employers.	Occupation	forwarding hou	ıse manager			
	Include part-time, seasonal, or self-employed work.	Employer's name	Burns National	I, LLC			
	Occupation may include student homemaker, if it applies.	or Employer's address	5132 37th Ave Hudsonville, M	II 49426-1618			
		How long employed the	nere? <u>1 years</u>	S			
Par	t 2: Give Details About Mo	nthly Income					
	mate monthly income as of the d ss you are separated.	ate you file this form. If y	ou have nothing to rep	port for any line,	write \$0 in the sp	ace. Include your non-fili	ng spouse
	u or your non-filing spouse have mo ce, attach a separate sheet to this fo		bine the information fo	or all employers f	or that person on	the lines below. If you no	eed more
					For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly, or			2. \$_	2,600.00	\$\$	-
3.	Estimate and list monthly over	time pay.		3. +\$_	1,048.15	+\$ 0.00	-
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4. \$_	3,648.15	\$	

Debto	r 1	Jackson, Molly Michiell	_	(Case	number (if kno	wn)				
	•	va Pira Albara	4			r Debtor 1		non-f	ebtor 2 or iling spou	se	
	Cop	by line 4 here	4.		\$_	3,648.	<u> 15</u>	\$		0.00	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	ì.	\$	608.	06	\$	(0.00	
	5b.	Mandatory contributions for retirement plans	5b).	\$	0.	00	\$		0.00	
	5c.	Voluntary contributions for retirement plans	50	: .	\$	0.	00	\$	(0.00	
	5d.	Required repayments of retirement fund loans	50	ı.	\$_	0.	00	\$		0.00	
	5e.	Insurance	5e		\$_		00	\$		0.00	
	5f.	Domestic support obligations	5f.		\$_		00	\$		0.00	
	5g.	Union dues	5g		\$_		00			0.00	
	5h.	Other deductions. Specify:	_	1.+	\$_		00	+ \$		0.00	
		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ _	608.		\$	0	0.00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	3,040.	09	\$	0	.00	
	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	1	\$	0	00	\$		0.00	
	8b.	Interest and dividends	8b		\$-		<u>00</u> 00	\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$		00	\$		0.00	
	8d.	Unemployment compensation	80	ı.	\$		00	\$		0.00	
	8e.	Social Security	8e	€.	\$	0.	00	\$		0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$	0.	00	\$	(0.00	
	8g.	Pension or retirement income	— _{8g}] .	\$		00	\$		0.00	
	8h.	Other monthly income. Specify:		1.+	\$			+ \$		0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	(\$	0.	00	\$		0.00	
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		3,040.09	\$		0.00	B :	3,040.09
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ť-		0,040.00			0.00		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
11.	Stat Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your dear friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not available.	epend				•		<i>le J</i> . 11. +\$	·	0.00
		If the amount in the last column of line 10 to the amount in line 11. The resident that amount on the Summary of Schedules and Statistical Summary of Certain									3,040.09
	Do : ■	you expect an increase or decrease within the year after you file this form' No. Yes. Explain:	?							mbine nthly	d income

Official Form 106l Schedule I: Your Income page 2

F:II :-	this informat	ion to identify ye				Ī			
FIII II	i this informat	ion to identify yo	ur case:						
Debto	or 1	Molly Michie	II Jacks	on		Ch	eck if this is:		
Dalata	0							•	
Debto (Spor	or 2 use, if filing)							nt showing postpetition char of the following date:	apter 13
(Opoc	200, ii iiii ig/						одрогиосо до	or the renowing date.	
Unite	d States Bankru	uptcy Court for the:		ERN DISTRICT OF MICHIOS DIVISION	GAN, GRAND		MM / DD / Y	YYY	
Case (If kno	number own)								
Off	ficial Fo	rm 106J				ı			
Sc	hedule	J: Your E	Exper	ises					12/15
Be a infor	s complete a	nd accurate as	possible. eded, atta	If two married people are ch another sheet to this fo	filing together, bot orm. On the top of a	h are equ iny additio	ally responsibl onal pages, wr	e for supplying correct ite your name and case	number
Part		be Your Housel	hold						-
1.	Is this a join								
	■ No. Go to □ Yes. Does	line 2. S Debtor 2 live in	n a separa	ate household?					
	□ No	_	t file Offici	al Form 106J-2, <i>Expenses f</i>	or Separate Househ	oldof Deb	tor 2.		
•			=						
2.	Do you have	dependents?	■ No						
	Do not list De Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati		Depender age	nt's Does depender live with you?	nt
	Do not state	the						□ No	_
	dependents r	names.							
								□ No	
								□ No	
								Pes	
								□ No	
3.	expenses of yourself and	enses include people other th I your depender ate Your Ongoir	an nts? □	No Yes					
Estir expe	nate your ex	penses as of yo	ur bankrı	ptcy filing date unless you is filed. If this is a supple					
valu		sistance and hav		government assistance if yed it on Schedule I: Your I			You	ur expenses	
4.				ses for your residence. Inc	clude first mortgage	1	\$	700.00	
	If not include	d any rent for the	grouna or	IOL.		4.	Ψ		
							_		
		state taxes				4a.	·	0.00	
	•	ty, homeowner's,				4b.	·	0.00	
				upkeep expenses		4c.	·	0.00	
E		owner's association			o oquity loops	4d.		0.00	
5.	Additional M	ıcı tgage payme	nus for yo	our residence, such as hom	ie equity ioans	5.	\$	0.00	

otor 1 Jackson, Molly Michiell	Case number (if known)	
Utilities:		
6a. Electricity, heat, natural gas	6a. \$	240.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	349.00
6d. Other. Specify:	6d. \$	0.00
Food and housekeeping supplies	7. \$	480.00
Childcare and children's education costs	8. \$	0.00
Clothing, laundry, and dry cleaning	9. \$	275.00
	10. \$	
Personal care products and services Medical and dental expenses	11. \$	175.00
•	П. Ф	250.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12. \$	350.00
Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	150.00
Charitable contributions and religious donations	14. \$	0.00
Insurance.	ιτ. ψ	0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	109.00
15d. Other insurance. Specify:	15d. \$	
. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	13d. \$\psi	0.00
Specify:	16. \$	0.00
Installment or lease payments:	47. 0	
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify:	17c. \$	0.00
17d. Other. Specify:	17d. \$	0.00
Your payments of alimony, maintenance, and support that you did not repo		0.00
deducted from your pay on line 5, Schedule I, Your Income (Official Form 1		
Other payments you make to support others who do not live with you.	\$	0.00
Specify:	19.	
Other real property expenses not included in lines 4 or 5 of this form or on		0.00
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
. Other: Specify:	21. +\$	0.00
Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	3.078.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 10	· · · · · · · · · · · · · · · · · · ·	0,010.00
		2.070.00
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	3,078.00
Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,040.09
23b. Copy your monthly expenses from line 22c above.	23b\$	3,078.00
		-,,-
23c. Subtract your monthly expenses from your monthly income.		07.04
The result is your monthly net income.	23c. \[\$	-37.91
Do you expect an increase or decrease in your expenses within the year af For example, do you expect to finish paying for your car loan within the year or do you expendification to the terms of your mortgage? No.		or decrease because of
☐ Yes. Explain here:		
ш тоз. <u>Ехріані ного.</u>		

					1
Fill in this ir	nformation to identify yo	our case:			
Debtor 1	Molly Michiell Ja				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
(Spouse II, IIIIIIg)	i iist ivaine	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT DIVISION	OF MICHIGAN, GRAN	ND RAPIDS	
Case number					
(if known)					☐ Check if this is an
					amended filing
If two married pe	eople are filing together	, both are equally respo	onsible for supplying c	correct information.	12/15
obtaining money		n connection with a ban			ment, concealing property, or), or imprisonment for up to 20
Sig	n Below				
Did you pa	y or agree to pay some	one who is NOT an atto	rney to help you fill οι	ut bankruptcy forms?	
■ No					
☐ Yes. N	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	lity of perjury, I declare to true and correct.	that I have read the sun	nmary and schedules t	filed with this declaration	n and
X /s/ Mol	lly Michiell Jackson		x		
	Michiell Jackson re of Debtor 1		Signatur	e of Debtor 2	
Date _	May 7, 2019		Date		

	Fill in this	information to identi	fy your case:			
Debto		Molly Michiell Ja				
		First Name	Middle Name	Last Name		
Debtoi (Spouse		First Name	Middle Name	Last Name		
United	States Ban	kruptcy Court for the:	WESTERN DISTRICT OF DIVISION	MICHIGAN, GRAND RAPIE	os	
Case r	number				_	heck if this is an mended filing
State Be as c	complete an	of Financial		e filing together, both are ed	ankruptcy qually responsible for supply additional pages, write your r	
Part 1	Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1. W	hat is your	current marital statu	s?			
	Married Not marr	ied				
2. Du	uring the la	st 3 years, have you	lived anywhere other than w	here you live now?		
	l No l Yes. List	all of the places you liv	ed in the last 3 years. Do not in	nclude where you live now.		
D	ebtor 1 Prid	or Address:	Dates Debtor 1 I	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					y property state or territory? o, Texas, Washington and Wis	
	Yes. Mak	ke sure you fill out Sche	edule H: Your Codebtors (Offic	cial Form 106H).		
Part 2	Explain	the Sources of You	Income			
Fil	ll in the total	amount of income you	ployment or from operating u received from all jobs and al ave income that you receive to	l businesses, including part-t		ar years?
■	l No l Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$8,415.89	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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De	btor 1 Ja	ckson, Mo	olly Michiel	I	Cas	e number (if known)		
				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
	r last calen nuary 1 to	dar year: December :	31, 2018)	■ Wages, commissions, bonuses, tips	\$28,846.64	☐ Wages, components, tips	missions,	
				☐ Operating a business		Operating a b	ousiness	
		dar year bet December 3		■ Wages, commissions, bonuses, tips	\$22,655.00	☐ Wages, complete bonuses, tips	missions,	
				☐ Operating a business		Operating a b	ousiness	
5.	Include incother publication you are filling. List each so the No	come regardl ic benefit pay ng a joint cas	ess of whether ments; pension se and you hat the gross incor	e during this year or the two er that income is taxable. Exampons; rental income; interest; div we income that you received too me from each source separately	ples of other income are alim ridends; money collected from gether, list it only once under	n lawsuits; royalties; Debtor 1.		
				Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of inco Describe below.	ome	Gross income (before deductions and exclusions)
Pai	rt 3: Lis	t Certain Pa	yments You	Made Before You Filed for B	ankruptcy			
6.	Are eithe ☐ No.	Neither De	ebtor 1 nor D	s debts primarily consumer e ebtor 2 has primarily consur personal, family, or household p	mer debts. Consumer debts	are defined in 11 U.	S.C. § 101(8	B) as "incurred by an
		□ No.	90 days before Go to line 7	re you filed for bankruptcy, did y	you pay any creditor a total of	\$6,825* or more?		
		☐ Yes	creditor. Do payments to	each creditor to whom you paid o not include payments for don o an attorney for this bankrupto on 4/01/22 and every 3 years a	nestic support obligations, su y case.	ich as child support	and alimon	
	Yes.			r both have primarily consur re you filed for bankruptcy, did y		\$600 or more?		
		■ No.	Go to line 7	7 .				
		□ _{Yes}		each creditor to whom you paid or domestic support obligations otcy case.				
	Creditor	's Name and	d Address	Dates of payme	nt Total amount paid	Amount you still owe	Was this p	payment for
7.	<i>Insiders</i> in which you	clude your re are an office	elatives; any g er, director, pe	bankruptcy, did you make a eneral partners; relatives of any erson in control, or owner of 20% rietor. 11 U.S.C. § 101. Include	y general partners; partnership or more of their voting secu	ps of which you are rities; and any mana	a general pa ging agent,	artner; corporations of including one for a
	■ No □ Yes.	Liet all nave	ents to an ins	ider				
		Name and		Dates of payme	nt Total amount paid	Amount you still owe	Reason fo	or this payment

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Case number (if known)

8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosig		ments or transfer any prope	rty on acc	count of a debt	that benefited an
	■ No □ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment		ınt you till owe	Reason for the Include creditor	
Pai	rt 4: Identify Legal Actions, Repossession	s, and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury c and contract disputes.					
	□ No■ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	case
	Credit Acceptance Corporatin v Jackson 18-1638-GC	General civil 62A District Court 2650 De Hoop Ave SW Wyoming, MI 49509-1820			■ Pending□ On appeal□ Concluded	
	Metropolitation Hospital v Jackson 17-1358GC	General civil	62A District Court 2650 De Hoop Ave SW Wyoming, MI 49509-1820		■ Pending □ On appeal □ Concluded	
	Ramblewood Apts-49519 v Williams 17-0360-LT	Landlord tenant	62A District Court 2650 De Hoop Ave SW Wyoming, MI 49509-18		■ Pending □ On appeal □ Concluded	
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		rty repossessed, foreclosed	, garnish	ed, attached, se	eized, or levied?
	No. Go to line 11.Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened				
	Credit Acceptance PO Box 513 Southfield, MI 48037-0513	2010 Buick LaCross ■ Property was reposse		June	e Of 2018	\$10,501.00
	·	☐ Property was foreclos	ed.			
		☐ Property was garnished				
		☐ Property was attached	a, seizeu of levied.			
11.	accounts or refuse to make a payment beca		uding a bank or financial ins	stitution, s	set off any amo	unts from your
	Yes. Fill in the details.	Department of the section of	avaditav to - l-	Dete	aatiaua	A
	Creditor Name and Address	Describe the action the	creditor took	taken	action was	Amount

Debtor 1 Jackson, Molly Michiell

Case:19-02042-jwb Doc #:1 Filed: 05/07/19 Page 44 of 66 Jackson, Molly Michiell Case number (if known) Debtor 1 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Nο Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per Describe the gifts Dates you gave Value person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Dates vou Value Describe what you contributed more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Watt Law Firm, P.C. 2951 Thornhills Ave SE Grand Rapids, MI 49546-7154	Attorney Fees	02/20/19	\$599.00
Suite Solutions	Credit report	02/20/19	\$60.00
Summit Financial Education	Credit counseling	04/05/19	\$14.95

Case:19-02042-jwb Doc #:1 Filed: 05/07/19 Page 45 of 66 Jackson, Molly Michiell Case number (if known) Debtor 1 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. п Person Who Was Paid Description and value of any property Date payment or Amount of transferred Address transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of Person Who Received Transfer Describe any property or Date transfer was payments received or debts Address property transferred made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a **beneficiary?** (These are often called asset-protection devices.) Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No п Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance before closed, sold, Address (Number, Street, City, State and ZIP account number instrument closing or transfer Code) moved, or transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

Name of Financial Institution Describe the contents Who else had access to it? Do you still Address (Number, Street, City, State have it? Address (Number, Street, City, State and ZIP Code) and ZIP Code)

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)

Who else has or had access to it?

Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for

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Del	btor 1 Jackson, Molly Michiell		Case number (if known)	
	someone.			
	■ No □ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Pai	rt 10: Give Details About Environmental Informa	ation		
For	the purpose of Part 10, the following definitions	apply:		
•	Environmental law means any federal, state, or toxic substances, wastes, or material into the ai controlling the cleanup of these substances, wa	ir, land, soil, surface water, ground	- •	
	Site means any location, facility, or property as own, operate, or utilize it, including disposal site		aw, whether you now own, operate,	or utilize it or used to
	Hazardous material means anything an environ material, pollutant, contaminant, or similar term	mental law defines as a hazardous	waste, hazardous substance, toxic	substance, hazardous
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of when	they occurred.	
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environi	mental law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or adminis	strative proceeding under any envi	ronmental law? Include settlements	and orders.
	■ No □ Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Pai	t 11: Give Details About Your Business or Con	nections to Any Business		
27.	Within 4 years before you filed for bankruptcy, o	did you own a business or have an	y of the following connections to a	ny business?
	☐ A sole proprietor or self-employed in a t		-	
	☐ A member of a limited liability company	(LLC) or limited liability partnershi	p (LLP)	
	☐ A partner in a partnership			
	\square An officer, director, or managing execut	tive of a corporation		
	☐ An owner of at least 5% of the voting or	equity securities of a corporation		

Case:19-02042-jwb Doc #:1 Filed: 05/07/19 Page 47 of 66 Debtor 1 Jackson, Molly Michiell Case number (if known) No. None of the above applies. Go to Part 12. \square Yes. Check all that apply above and fill in the details below for each business. per or ITIN. financial

	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed
28.	Within 2 years before you filed for bankrup institutions, creditors, or other parties.	otcy, did you give a financial statement to an	yone about your business? Include all financial
	■ No □ Yes. Fill in the details below.		
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued	
Par	t 12: Sign Below		
true ban 18 U	and correct. I understand that making a fall		eclare under penalty of perjury that the answers are ing money or property by fraud in connection with a oth.
Mo	olly Michiell Jackson Inature of Debtor 1	Signature of Debtor 2	
Dat	May 7, 2019	Date	
Did ■ N	No	ent of Financial Affairs for Individuals Filing	for Bankruptcy (Official Form 107)?

■ No

☐ Yes. Name of Person_____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in t	his information to identi	fy your case:		
Debtor 1				
Deploi	Molly Michiell Ja First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	WESTERN DIST	RICT OF MICHIGAN, GRAND RAPIDS	
Case number				
(if known)				☐ Check if this is an amended filing
Official Fo		on for Indi	viduals Filing Under Chapt	er 7 12/15
	lividual filing under chap		out this form if:	
creditors have	e claims secured by yo	ur property, or		
	sed personal property a			
	ever is earlier, unless th		you file your bankruptcy petition or by the date set e time for cause. You must also send copies to the	
•	eople are filing together ate the form.	in a joint case, bo	th are equally responsible for supplying correct info	ormation. Both debtors must sign
	and accurate as possiblyour name and case num		needed, attach a separate sheet to this form. On th	e top of any additional pages,
Part 1: List Y	our Creditors Who Have	e Secured Claims		
For any credit information b		art 1 of Schedule D	: Creditors Who Have Claims Secured by Property	Official Form 106D), fill in the
Identify the cr	reditor and the property t	hat is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	110
			☐ Retain the property and enter into a <i>Reaffirmation</i>	Yes
Description of	f		Agreement.	
property			☐ Retain the property and [explain]:	
securing debt	: :			_
Creditor's			□ O man a death a man art	
name:			Surrender the property.	□ No
name.			☐ Retain the property and redeem it. ☐ Retain the property and enter into a <i>Reaffirmation</i>	yes □ Yes
Description of	f		Agreement.	33
property			Retain the property and [explain]:	

Official Form 108

Creditor's

securing debt:

Description of

securing debt:

Creditor's

name:

property

☐ Surrender the property.

 \square Surrender the property.

Agreement.

☐ Retain the property and redeem it.

☐ Retain the property and [explain]:

☐ Retain the property and enter into a *Reaffirmation*

□ No

☐ Yes

☐ No

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Debtor 1	Jackson, Molly Michiell	Case number (if known)	
name: Descrip property securing	у	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
For any ur the inform	nation below. Do not list real estate lease	Leases u listed in Schedule G: Executory Contracts and Unexpired Ls. Unexpired leases are leases that are still in effect; the lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe	your unexpired personal property leases	S	Will the lease be assumed?
Lessor's n Description Property:	name: on of leased		□ No
Lessor's n Description Property:	name: on of leased		□ No
Lessor's n Description Property:	name: on of leased		□ No
Lessor's n Description Property:	name: on of leased		□ No
Lessor's n Description Property:	name: on of leased		□ No
Lessor's n Descriptio Property:	name: on of leased		□ No
Lessor's n Description Property:	name: on of leased		□ No
Under pen property tl	hat is subject to an unexpired lease.	rated my intention about any property of my estate that secu	res a debt and any personal
Moll	Molly Michiell Jackson ly Michiell Jackson ature of Debtor 1	Signature of Debtor 2	
Date	May 7, 2019	Date	

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United States Bankruptcy Court Western District of Michigan, Grand Rapids Division

IN RE:		Case No				
Jackson, Molly Michiell		Chapter 7				
	Debtor(s)	•				
	VERIFICATION OF CREDITOR MATRIX					
The above named Debtor(s) h	ereby verifies that the attached list of c	by verifies that the attached list of creditors is true to the best of my (our) knowledge.				
Date: May 7, 2019	/s/ Molly Michiell Jackson					
	Debtor					
	Joint Debtor					

62A District Court 2650 De Hoop Ave SW Wyoming, MI 49509-1820

A/R=S PO Box 15241 Lansing, MI 48901-5241

AFNI, Inc. PO Box 3517 Bloomington, IL 61702-3517

Allied Business Service 400 Allied Ct Zeeland, MI 49464-2219

American Coradius International LLC 2420 Sweet Home Rd Ste 150 Amherst, NY 14228-2244

Americollect PO Box 1566 Manitowoc, WI 54221-1566

Anesthesia Medical Consultants PC PO Box 30322 Lansing, MI 48909-7822 Arthur Williams III 5731 Coyote Call Ct Katy, TX 77449-0031

Burns Collection PO Box 8128 Kentwood, MI 49518-8128

Cadillac Accounts Receiv PO Box 358 Cadillac, MI 49601-0358

CBCS PO Box 2334 Columbus, OH 43216-2334

Celco, LTD PO Box 932756 Cleveland, OH 44193-0015

Circuit Court 990 Terrace St Ste 105 Muskegon, MI 49442-3357

City of Chicago Department of Finance 121 N La Salle St Fl 7 Chicago, IL 60602-1202

Congress Collection 28552 Orchard Lake Rd Ste 200 Farmington Hills, MI 48334-2954

Credit Acceptance PO Box 513 Southfield, MI 48037-0513

Credit One Bank PO Box 98872 Las Vegas, NV 89193-8872

Denise Bake 979 Spaulding Ave SE Ste B Ada, MI 49301-3706

Dept of Ed/Navient PO Box 9635 Wilkes Barre, PA 18773-9635

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104-4824

Ginny's Inc. 1112 7th Ave Monroe, WI 53566-1364 Helvey and Associates 1015 E Center St Warsaw, IN 46580-3420

I C System Inc PO Box 64378 Saint Paul, MN 55164-0378

Ideal Image Group of Michigan, PLLC 3659 28th St SE Grand Rapids, MI 49512-1605

LVNV Funding, LLC PO Box 10497 Greenville, SC 29603-0497

M & M Credit 6324 Taylor Dr Flint, MI 48507-4680

Malcolm S. Gerald & Associates, Inc. 332 S Michigan Ave Ste 600 Chicago, IL 60604-4318

Marc D. Landau 30100 Telegraph Rd Ste 324 Bingham Farms, MI 48025-4517 Merchants & Medical 6324 Taylor Dr Flint, MI 48507-4680

Metro Health 5900 Byron Center Ave SW Wyoming, MI 49519-9606

Metro Health Hospital PO Box 917 Wyoming, MI 49509-0917

Metropolitian Hospital 5900 Byron Center Ave SW Wyoming, MI 49519-9606

North Shore Agency 270 Spagnoli Rd Ste 110 Melville, NY 11747-3515

Portfolio Recovery Associates 120 Corporate Blvd Ste 1 Norfolk, VA 23502-4962

Progressive Leasing 256 W Data Dr Draper, UT 84020-2315 Ramblewood Apartments 4277 Stonebridge Dr SW Wyoming, MI 49519-6831

Rmp Services 8155 Executive Ct Ste 10 Lansing, MI 48917-7774

Roosen, Varchetti & Olivier, PLLC PO Box 2305 Mount Clemens, MI 48046-2305

Sequoia Financial Services 28632 Roadside Dr Ste 110 Agoura Hills, CA 91301-6074

Sprint PO Box 4191 Carol Stream, IL 60197-4191

State of Michigan Child Support PO Box 30478 Lansing, MI 48909-7978

Syncb/Care Credit PO Box 965036 Orlando, FL 32896-5036 The Hartford Central Recovery Office PO Box 14272 Lexington, KY 40512-4272

Tracir Financial Services 2040 Brice Rd Ste 200 Reynoldsburg, OH 43068-3460

Trumbull Insurance Company PO Box 7247-7744 Philadelphia, PA 19019

TSI/940 PO Box 15618 Wilmington, DE 19850-5618

Fill in this	information to identify your case:					irected in	this form and in F	Form
Debtor 1	Molly Michiell Jackson		122	2A-1S	nbb:			
Debtor 2 (Spouse, if fi	ling)			■ 1. 7	here is no pres	umption o	of abuse	
		ct of Michigan, Gra n	ind [nade unde	ne if a presumption er <i>Chapter 7 Mear</i> 122A-2).	
Case nun	nber		-		he Means Test military service b		apply now becaus d apply later.	e of qualified
				□ Cr	eck if this is a	n amen	ded filing	
Officia	al Form 122A - 1							
Chapt	ter 7 Statement of Your C	urrent Mo	nthly Inc	om	е			12/1
a separate number (if	olete and accurate as possible. If two married peo sheet to this form. Include the line number to whi known). If you believe that you are exempted from vice, complete and file Statement of Exemption from Calculate Your Current Monthly Income	th the additional info a presumption of a	ormation applies. (buse because you	On the	top of any addit	ional page consumer	es, write your name debts or because	e and case
	at is your marital and filing status? Check one	e only.						
	lot married. Fill out Column A, lines 2-11.							
□ N	larried and your spouse is filing with you. Fi	II out both Columns	A and B, lines 2	-11.				
■ M	flarried and your spouse is NOT filing with y	ou. You and your	spouse are:					
	Living in the same household and are not I	egally separated.	Fill out both Colu	mns A	and B, lines 2-	11.		
	Living separately or are legally separated. penalty of perjury that you and your spouse are apart for reasons that do not include evading t	e legally separated u	ınder nonbankrup	tcy la	w that applies or	•		
101(10 <i>A</i> 6 month	ne average monthly income that you received from A). For example, if you are filing on September 15, the is, add the income for all 6 months and divide the total same rental property, put the income from that prope	6-month period would by 6. Fill in the result	d be March 1 throught. Do not include an	gh Aug y incoi	ust 31. If the amo ne amount more t	unt of your han once.	monthly income va For example, if both	ried during the
				Colui Debt		Column Debtor non-fili		
	r gross wages, salary, tips, bonuses, overtinoll deductions).	ne, and commission	ons (before all	\$	3,367.52	\$	0.00	
	nony and maintenance payments. Do not inclumn B is filled in.	ide payments from	a spouse if	\$	0.00	\$	0.00	
of ye from roon	umounts from any source which are regularly ou or your dependents, including child supp an unmarried partner, members of your househ nmates. Include regular contributions from a sp not include payments you listed on line 3	ort. Include regular	r contributions	· \$	0.00	\$	0.00	
	income from operating a business, profession							
			ebtor 1					
	ss receipts (before all deductions)	\$ 0.00	_					
	nary and necessary operating expenses	-\$ 0.00	_	φ	0.00	¢.	0.00	
	monthly income from a business, profession, or	farm \$0.00	Copy here ->	—	0.00	\$	0.00	
6. Net	income from rental and other real property	De	ebtor 1					
Gras	ss receipts (before all deductions)	\$ 0.00						
. 0103	o roooidia idololo ali acadollolla <i>l</i>	,						

Official Form 122A-1

0.00

0.00 Copy here -> \$

0.00

0.00

0.00

0.00

Ordinary and necessary operating expenses

7. Interest, dividends, and royalties

Net monthly income from rental or other real property

Jackson, Molly Michiell Debtor 1 Case number (if known) Column B Column A Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation 0.00 0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: 0.00 \$ For your spouse 0.00 Pension or retirement income. Do not include any amount received that was a benefit 0.00 0.00 under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. 0.00 0.00 0.00 0.00 Total amounts from separate pages, if any. \$ 0.00 0.00 11. Calculate your total current monthly income. Add lines 2 through 10 for 3,367.52 0.00 3,367.52 \$ \$ each column. Then add the total for Column A to the total for Column B. Total current monthly income Part 2: **Determine Whether the Means Test Applies to You** 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11 Copy line 11 here=> 3.367.52 Multiply by 12 (the number of months in a year) **x** 12 40,410.24 12b. The result is your annual income for this part of the form 12b. 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. MΙ 2 Fill in the number of people in your household. Fill in the median family income for your state and size of household. 62,618.00 13. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clebs office. 14. How do the lines compare? Line 12b is less than or equal to line 13. On the top of page 1, check box 17, here is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. X /s/ Molly Michiell Jackson **Molly Michiell Jackson** Signature of Debtor 1 Date May 7, 2019 MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court Western District of Michigan, Grand Rapids Division

IN RE:		Case No
Jackson, Molly Michiell		Chapter 7
· •	Debtor(s)	1

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE						
Bankruptcy Petition Pre	parer					
or's petition, hereby certify that	t I delivered to the debtor the attached					
petiti the S princ	al Security number (If the bankruptcy on preparer is not an individual, state ocial Security number of the officer, cipal, responsible person, or partner of ankruptcy petition preparer.)					
(Req	uired by 11 U.S.C. § 110.)					
of the Debtor						
attached notice, as required b	y § 342(b) of the Bankruptcy Code.					
X /s/ Molly Michiell Jacks	on 5/07/2019					
Signature of Debtor	Date					
XSignature of Joint Debtor	(if any) Date					
	Bankruptcy Petition Prepor's petition, hereby certify that Social petition the Social prince the better proposible person, or statistical prince the Debtor attached notice, as required by Signature of Debtor					

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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UNITED STATES BANKRUPTCY COURT Western District of Michigan, Grand Rapids Division

In re Jackson, Molly Michiell	1	Case No.		
Debtor		Chapter	7	
	MENT UNDER PEI ONCERNING PAYI			URY
I*, Jackson, Molly Michiell	, state as follows	:		
I did file with the court copies of days before the date of the filing of the				ence of payment received within 60
Check applicable boxes:				
[X] I was employed during the pe	eriod immediately pred	ceding the f	iling of t	he above-referenced case
	ther evidence of paym	nent from m	y employ	ne above referenced case but did not yer within 60 days before the date of
	•			
[] Other (please provide explana				_·
I declare under penalty of perjury tha	t the foregoing stateme	ent is true a	nd correc	et e e e e e e e e e e e e e e e e e e
Dated: May 7, 2019 By:	/s/ Molly Michiell Jac	ckson		
	Signature of debtor			
	Molly Michiell Jacks	on		
	Printed name of debto	or		
		2260 Byro Apt 15 Wyoming		
	Home Address			
	Telephone number			
	Facsimile number			
	E-mail address			

^{*}A separate form must be signed for each debtor

United States Bankruptcy Court Western District of Michigan, Grand Rapids Division

In re	Jackson, Molly M	ichiell		Case No.:		
		Debtor (s)		Chapter:	7	
		A	ASSET PROTE	CTION REPORT		
must file or Sche e	t to Local Bankruptcy e an Asset Protection l dule G (Executory Co n asset listed, provide to	Report. List belowntracts and Unex	w any property re apired Leases); and	eferenced on Schedu l nd any insurable ass	le D (Creditors Hoset in which there	olding Secured Claims is nonexempt equity
	URABLE ASSET from schedules)	IS ASSET INSURED? (Yes/No)		ADDRESS OF INSURANCE CO.	POLICY EXPIRATION DATE (MM/YYYY)	WILL DEBTOR RENEW INSURANCE ON EXPIRATION? (Yes/No)
Vehic	les	Yes	United Bar	nk Insurance		Yes
If the de	ebtor is self-employed,	does the debtor	have general liab	bility insurance for bu	usiness activities?	<u> </u>
Yes []	No []					
I intend	e, under penalty of per to provide insurance quest that the trustee n	protection for an	y exemptible int	erests in real or pers	onal property of the	he estate,
Pated: May 7, 2019			/s/ Molly Michiell J	Jackson		
Dated:						Debtor
·aica	_				Ioint l	Debtor(if any)

Pursuant to LBR 1007-2(f), debtor is required to provide the trustee with a copy of the Declarations Page for any insurance policy covering an insurable asset at least 7 days before the date first set for the meeting of creditors.